

the BottomLine

PRESIDENT'S MESSAGE

Dear NJAWBO Members and Associates,

Well...here we are again!! Another New Year.

Looking back 2019 has been a truly amazing year for NJAWBO. Our membership has enjoyed over 40% growth from last year, and I am very thankful for the wonderful job our whole board has been doing this year, truly extraordinary!

Our programming has been outstanding this year with our monthly region meetings, cross region meetings, in addition to our statewide conferences and holiday party. We also hosted some special event meetings, such as our new Mentoring Circle, book club partnership with PNC of West Orange, and joint region Meet and Greet meetings and Happy Hours.

Of course, in order to promote all these great events, our Marketing team has been working overtime as well. In addition to our usual emails, Facebook and LinkedIn posts, we have also started a NJAWBO Blog to share educational and interesting information – you can go to <https://members.njawbo.org/blog>. Oh, and of course our ongoing informative and useful Bottom Line issues.

And as if that's not enough we have also been active building a relationship with New Jersey Business and Industry Association by becoming a member and participating in the NJBIA Women Business Leaders Forum, as well as ongoing involvement with the Jersey Shore Chamber of Commerce, Hudson County Office of Business Opportunity, SCORE, and the Womens Center for Entrepreneurship Corporation (WCEC). In addition, our members have represented NJAWBO at the Supplier Diversity Development Council (SDDC)

annual conference, PSEG Supplier Diversity Fairs, and the first NJ Connects diversity business building summit, developed by Hester Agudosi, Esq., the Chief Diversity Officer, State Office of Diversity and Inclusion.

NJAWBO board members also participated in a roundtable for women business owners hosted by Senator Bob Menendez. Thank you to Robin Tabakin, NJAWBO Public Policy Leader, for leading the charge on this.

So, you can see we are keeping exceptionally busy to be sure that NJAWBO brings our members RELATIONSHIPS, REFERRALS, AND REVENUE.

Holly
Holly Kaplansky
NJAWBO State President



Northeast Region

Sept 17, 2019 - Jan 22, 2020

NEW MEMBERS

Get to know our newest members by viewing their online member profile. Go to njawbo.org and search for their name using [FIND A MEMBER](#) in the dropdown menu under Membership.

Central Region (Mercer, Hunterdon, & Somerset Counties)

Kim Basco

River Valley Realty,
Lambertville

C. Megan Oltman

Oltman Law & Mediation,

Diana Pursell

Borden Perlman,

Kimberly Rescorla

Bank of America Private
Bank, Princeton

MetroEast Region (Essex, Hudson, & Union Counties)

Vanessa Baumann

Les Riceys Imports Inc.,
Montclair

Raquel Bonassisa

Hit Designs, Belleville

Carol S. Callahan

Parc Llewellyn, LLC,
Montclair

Radha Collins

Hearth Realty Group,
Verona

Gorete Ferreira

Insurance Associates Plus
Corp., Union

Wendy Filler

Filler Accounting,
Maplewood

LaContée Hill

J & L Infinity Trucking LLC,
Newark

Fabienne Jacquet

Innoveve, LLC, Union City

Pamela Olsen

Olsen Reiki, Shiatsu &
Massage, Jersey City

Jermaine Pharmes

Hudson County New Jersey,
Jersey City

Marli Pimenta

KM Construction Corp.,
Irvington

Carol Richards

Arleatha Williams Wealth
Management, Summit

Elaine Williams

Captivate the Crowd,
Bloomfield

Janita Warner

J & L Infinity Trucking LLC,
Newark

Jeanette Williams

Deeper Change: Personal
Growth, Therapy, and
Counseling Group, LLC,
South Plainfield

Tamara C. Williams

Music Beyond Measure Inc.,
Montclair

Northeast Region (Bergen & Passaic Counties)

Helen Alberto

Powell Alberto Group -
Wealth Management,
Paramus



Central Region

RELATIONSHIPS



REFERRALS



REVENUE

Karen M. Casiello

Better Homes & Garden/Rand Realty,

Naomi Collier

Pashman Stein Walder Hayden, Hackensack

Leonora DiLauro-RagabLeonora DiLauro-Ragab Keller Williams NJMG,
Upper Montclair**Rosa Fornino**

Lincoln 1st Bank, Montville

Gayle Gruenberg

Let's Get Organized, Westwood

Erin Hoffman

Certified Financial Services, Paramus

Teresa Londino

My Stylist at Macy's Willowbrook, Wayne

Lindsey Mach

Lindsey Noelle Publishing Services, Wayne

Debbie Mazzie

The Red Carpet Neighbors, Wayne

Linda Mitchell

Living Inspired Coaching, Woodcliff Lake

Melanie Blau McDonaldSmart Girl Investments, LLC - dba Strategic
Receivables, Teaneck**Renée Muré**

Renée's Bookkeeping LLC, Wayne

Jane Paterson

One Perfect Speech, Westwood

Marian Speid

Dream Vacations, Fair Lawn

Marta Stambuk

Bloom Fashion, North Bergen

Northwest Region**(Morris, Sussex, & Warren Counties)****Tracy Bruno**

Bruno Design Associates, Chester

Deborah Gussoff

In Order, Inc., Montville

Christy MahonDream Vacations – Escape Artist Holidays,
Branchville**Shore Region****(Middlesex, Monmouth, & Ocean Counties)****Jessica Conrad**

Jessica L. Conrad, Life Coach, Monmouth Beach

Aura D'Amato

Aura D'Amato, Holmdel

Annette Heinze

D O T Compliance Services LLC, Tinton Falls

Bindu Madiraju

Techprojects, North Brunswick

Shelley SamuelsSRS Strategic Associates, LLC,
Monroe Township**Shannon M. Scheffling**

Diaper Bag Rag, Shrewsbury

Doreen M. Steenland

Living Full Life Coaching, Spring Lake

South Jersey Region**(Atlantic, Burlington, Camden, Cape May,
Cumberland, Gloucester, & Salem Counties)****Donna M. Zalecky**

DMZ Planners, LLC, Haddon Township

Members, Did You Know?

If you **encourage a person to join NJAWBO** by taking the time to speak with them about all the benefits and opportunities we offer and then that new member lists your name on their application as "the member who encouraged you to join NJAWBO," NJAWBO will reward you (the referring member) with a \$25 "Thank You!" credit toward your next renewal for each person who lists your name on their application! Thus, you have the ability to earn enough referral credits in one year to significantly reduce the dues for your next renewal down to only \$10. Note that the maximum number of credits one can earn in a year (9 or 10) is based on and cannot exceed their annual dues amount.

No one has hit the maximum yet, but one of our very active members earned enough referral credits to reduce her dues down to just \$22.50, and another longtime member earned enough to drop her renewal dues down to only \$60 for 2019! WOW! These two women love NJAWBO and find it very easy to spread the good word about it in one-on-one conversations.

As a member, any non-member you bring as your invited guest to an event will have the advantage of only paying the member rate, thanks to you! So **bring a guest to a NJAWBO event.**

A member who speaks as **the main presenter at a region event will have a complimentary ticket** to that event. So speak with your region's leadership team chair or event coordinator about a business topic you'd like to present.

You're a NJAWBO Member. Now What?

Maximize Your NJAWBO Membership

Attend Meetings in Your Region and Beyond—Don't forget that membership entitles you to attend meetings anywhere in New Jersey at member prices. This gives you a low stress way to get to know NJAWBO members in different parts of the state and extend your network.

Volunteer/Lead/Get Involved—A great way to get to know NJAWBO members and for them to get to know you is to become involved. There are many opportunities to volunteer for regional leader positions or to serve on different committees focused on NJAWBO events or other NJAWBO initiatives.

Set up One-on-One Meetings with Members—When you attend NJAWBO events, think about who you might like to have a one-on-one meeting with the following week. These meetings are an opportunity to learn more about another person's business and for them to learn more about your business. More important, it's a chance for you to get to know them and for them to get to know you. If there is not an immediate need within their business for your services, it is possible they know another person who may have a need. We are more likely to get referrals from people who know and are comfortable with us than from a person who only has a passing knowledge of who we are. At its core, this is how networking works.

Educate/Learn—Participate in educational programs when they are available. This year NJAWBO members participated in the Rutgers University EIP, the NJAWBO Mentoring Circle, and a book club sponsored by PNC Bank–West Orange, to name a few. Periodically, NJAWBO is offered the opportunity to have members participate in programs, seminars, conferences, special events, etc., and we share that information as soon as it becomes available along with how to submit yourself for consideration. Depending on the sponsor or organizer, the opportunity may be offered on a “first-come, first-served” basis or may have specific requirements set. Regardless, if you see these opportunities act quickly to take advantage.

Share—Present about your expertise at meetings. Make it known that you like to present. NJAWBO presentations are educational talks given by members who are subject-matter experts with the intention of helping members become more educated about their field of expertise. Doing this gives members the opportunity to get to know you and gives you a wonderful public relations opportunity. You can present at a meeting in your region or in another region. Remember, only NJAWBO members will have an opportunity to be a presenter.

Blog—Submit a blog that meets NJAWBO guidelines and includes a link to your website, where people can learn more about you. The blog is publicized on the NJAWBO website, in the weekly email, and in NJAWBO social media. This gives you increased visibility. A new blog is published on the website weekly.

Write an Article for The Bottom Line—Showcase your expertise. Again, only NJAWBO members are able to be featured in The Bottom Line, which is the NJAWBO newsletter. In addition to sharing valuable content, which can help to establish you as a subject matter expert, The Bottom Line is circulated elec-

tronically to NJAWBO members, sponsors, partners, and others (2200+ recipients), and print issues are available at all NJAWBO events and also events at which NJAWBO is an exhibitor, giving you awesome exposure again.

Be Present – Engage – Learn – Share – Grow

For more information on any of the above, contact your region leadership team members, any board member, or email njawbo@njawbo.org.

We know what you're looking for in a women's business organization, and it's all here!

- N** = Networking throughout the state
- J** = Jaunty (stylish) member spotlights and marketing opportunities in print and online
- A** = Access to state and corporate procurement contracts through certification
- W** = Women's business advocacy
- B** = Business relationships and resources
- O** = Online member-only hub for member-to-member interactions



Metro East Region



Member Checklist for Exposure & Recognition

As a member, you have myriad opportunities to get recognition and/or promote yourself and your business in the following ways:

- ☐ Be a speaker at a region or statewide event
- ☐ Have an article you write on a business topic published in the NJAWBO newsletter, The Bottom Line
- ☐ Place an ad in the newsletter
- ☐ Write a blog post for our BRAND NEW NJAWBO blog
- ☐ Exhibit at our statewide events (there are 3/year)
- ☐ Take a leadership position on your region's Leadership Team
- ☐ Be elected to a leadership role on the NJAWBO State Board
- ☐ Host an open house at your "brick & mortar" location
- ☐ Serve as a panelist at one of our incredible sponsor or partner events

The list can go on and on. The possibilities are endless.

And, let's not forget the most important things—attend meetings regularly, get to know your fellow members, build relationships that count, and do business with each other or refer customers or clients to each other. THINK NJAWBO FIRST when you're looking for a supplier, vendor, consultant, etc.

NJAWBO's primary objective is to support and encourage business ownership by women.

If you're a New Jersey woman business owner—whether you're an employer of many or a solopreneur or anywhere in between—you should be a proud member of NJAWBO, the longest-standing statewide organization of women business owners in the state of New Jersey.



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Scenes from Jingle & Mingle 2020



To view all the images from this event, check the Jingle & Mingle 2020 photo album on Facebook, www.facebook.com/njawbo. Images are available for purchase from NJAWBO photographer, Diane Lizza, Maplecroft Studio, www.maplecroftstudio.com.



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Purposeful Networking to Grow Your Business

by Bertha Robinson
NJAWBO Vice President of Membership

As a NJAWBO member, you may know that NJAWBO's tagline is Relationships, Referrals, Revenue. Have you asked yourself, "How do I put this into action?" This article, which focuses on the relationship component, will help you understand how and why being methodical when networking is important.

As business owners and entrepreneurs, we must be intentional in what we do because we want worthwhile results for the time we invest, and that includes time spent networking.

When setting business goals, identify the following in order to attain a goal:

- Is there a subtask or action step that can be delegated to someone else to help reach the goal?
- Is there someone who has already met this goal who could be consulted?

- Are there specific products, services, or capital necessary to achieve the goal?

After these questions have been answered, look to your NJAWBO network as a resource.

How Your NJAWBO Connection Will Help You Achieve Your Business Goals

Develop a relationship with your region leaders and fellow region members—get to know them and what they do. You will find the women business owners around you are a very valuable resource for you. Why? Because you never quite know who knows whom or what they might know until you take the time to get to know each another and talk about your individual business goals and objectives.

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Judith Schumacher-Tilton, President

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Come Join the Family

Purposeful networking means you are intentionally meeting new people to add to your network that you know will help get you to your desired destination. It may be you reach your goal directly through them or through that individual's network. The person you meet at a networking event may not be the direct answer to your goal questions, but they may know where to direct you.

Attend events that offer a topic or learning opportunity for you that will get you closer to your goal. The conversation that ensues around a particular topic is a great way to canvass who's in the room with you. Don't immediately dismiss anyone just because their area of expertise or business services or products are not a fit for you. Allow for the possibility that anyone in the room could very well be helpful to you and your objectives. They could amazingly be someone who refers you to your next ideal client!

Get Involved, Volunteer, Step Up

Another opportunity to get where you want to be is to volunteer to serve others. How? Offer to be a speaker or share your expertise with a group that will help your audience get to where they want to be. Run an event, chair a committee, lead a team, be philanthropic, and so on and so forth. The possibilities are endless. In return, someone usually will ask how they can be of help to you. That is your intended opportunity to state who you would like to meet and/or what product or service you require. Be intentional. Ask for what you need to get to where you want to be. Remember to always be a resource for others, too.

In the book, *The 20-Minute Networking Meeting*, by Marcia Ballinger, PhD and Nathan A. Perez (KeyStone Search Publications, Minneapolis, 2012), networking is defined as "...more than important; it is vital." If it is vital, then we must not let it be something we do unsystematically. It must be intentional and purposeful to lead you to your intended results.

Networking is sometimes defined as interacting or working together. With that in mind, know that authentic rewarding relationships are built over time. Some of your goals will take time to achieve. However, the more intentional you are, the more you give and the more you will receive.

Keep in mind that you don't have to be at an

event to network. Spend some time on the NJAWBO membership directory at <https://members.njawbo.org/directory> to learn about our members. Identify members who offer what you need. Email or call them to set up a casual meeting for tea or coffee, schedule a Zoom meeting, or have a phone chat to get to know one another. Any of these opportunities will allow you to take the first step in building a worthwhile relationship that could result in direct business, a referral to a supplier or new client, or a beginning connection with what could turn out to be a longtime valued colleague.

In 2020, let's be more deliberate and intentional in the networking we do to create lasting relationships that grow our businesses and change our lives.

© Bertha Robinson



Bertha C. Robinson is the founder of Star One Professional Services, a business coaching and consulting firm that helps clients go beyond goal setting and get to goal achievement. Goal achievement is where life fulfillment soars. She is uniquely

qualified to help enhance and develop people and business potential that already exist within organizations—a potential frequently underutilized. She works with visionary business leaders who take a people-centered approach to help them reach their long-term objectives. Bertha is a member of the New Jersey Association of Women Business Owners (NJAWBO), the longest-standing statewide organization of women business owners in New Jersey. Its primary objective is to support and encourage business ownership by women. Since 1978, NJAWBO has helped women achieve their business visions by providing them with the tools to develop and grow their enterprises. Bertha serves on the NJAWBO State Board as Vice President of Membership.

NJAWBO NEWS

Spreading Holiday Cheer

At our Jingle and Mingle 2019 NJAWBO Holiday Networking Event on December 5 at The Grand in Totowa, we celebrated the season's spirit of giving by raising \$300 for two charities, Oasis – A Haven for Women and Children, which feeds, clothes, educates, and empowers women and children in need, and The Safe House, an emergency shelter for domestic violence victims. We also gifted each of them with ten \$10 Target gifts cards that they can use for their clients.



On December 18, the New Jersey Association of Women Business Owners (NJAWBO) presented Oasis - A Haven for Women and Children, with a donation check for \$150 and \$100 in holiday gift cards. Oasis Executive Director, Jennifer Brady (right) is shown here accepting the donation from NJAWBO President, Holly Kaplansky (center), and NJAWBO Vice President of Marketing, Cecelia Henderson (left)



On December 16, NJAWBO presented The Safe House with a donation check for \$150 and \$100 in holiday gift cards. NJAWBO Vice President of Membership Bertha Robinson (right) made the presentation to Leslie Reyes, case manager at The Safe House.

NJAWBO Shore & Central Regions Joint Meet & Greet at Office Evolution



On October 7, NJAWBO member, Karen Fisher, co-owner of Office Evolution Woodbridge, hosted a Meet & Greet at her facility, explained the benefits of shared office space for entrepreneurs, gave a tour the 33 fully furnished office spaces, day office, and conference rooms.



NJAWBO Meet & Greet Sponsor Event at BCB Bank

On November 4, Claudia DeLaCruz, business development officer and branch manager at BCB Bank in Fairfield, hosted a Meet & Greet at her branch and presented guidelines on what business owners should consider when banking, shopping, or selling online as well as tips to avoid fraud and protect one's privacy.



NJAWBO Public Policy in Action

NJAWBO state board and region leaders were invited to the Woman Owned Small Business Roundtable held in Newark on November 18 by Senator Bob Menendez. From left to right are, Robin Tabakin, NJAWBO Public Policy Officer and past State President; Rehab "Ruby" Maklad,

Central Region Event Coordinator; Bertha Robinson, VP of Membership; Senator Bob Menendez; Donna Thompson, VP of Programming & Events; and Cecelia Henderson, VP of Marketing. Women from a several other women's business organizations were also present at the roundtable to discuss their concerns on pressing issues for business owners.

NJAWBO Exhibits at North Jersey Woman Expo

Representing NJAWBO at the Fall 2019 North Jersey Woman Expo are (left to right): Lois Hubert, Central Region Leadership Team Chair and owner of Gold-Mind7 of Hillsborough, Donna Thompson, VP of Programming & Events and owner of Woodpecker Press of Livingston; and Laura Graziano, Northeast Region Leadership Team Chair and owner of Laura E. Graziano, LLC of Wayne.



MetroEast-Northeast-Northwest Joint “Meet & Greet” at Bahama Breeze

There was a terrific turnout for this tri-region event on October 30, 2019 at Bahama Breeze in Wayne. It was the final event during the 2019 NJAWBO Membership Drive. Nearly 30 new members joined NJAWBO in October!



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NJAWBO Upcoming Events

Central Region: 2/11, 3/10, 4/14, 5/12, 6/9, 8/11, 9/8, 10/13, 11/10

MetroEast Region: 1/22, 2/19, 3/18, 4/15, 5/20, 6/17, 8/19, 10/21, 11/18

Northeast Region: 1/30, 2/13, 3/12, 5/14, 6/11, 8/13, 9/10, 10/8, 11/12

Northwest Region: 1/28, 2/25, 4/28, 5/26, 6/30, 8/25, 10/27

Shore Region: 2/6, 3/5, 5/7, 6/4, 8/6, 11/3

South Jersey Region: 1/23, 2/27, 4/23, 5/28, 6/25, 8/27, 10/22

2020 STATEWIDE EVENTS

April 1

The Imperia, Somerset

September 24

Rooney's Oceanfront Restaurant, Long Branch

December 3

The Grand, Totowa

Visit the NJAWBO Calendar for event details at <https://members.njawbo.org/events/>



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Shore Region



South Jersey Region



Northwest Region

NJAWBO GENERAL INFORMATION

NJAWBO is the longest-standing statewide organization of women business owners in New Jersey. Its primary objective is to support and encourage business ownership by women.

NJAWBO Board of Trustees 2019-2020

President: Holly Kaplansky, 973-624-6907,

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Treasurer: Dianne Kelly, CPA, 973-949-5533,

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The Bottom Line Newsletter

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www.njawbo.org

Production/Advertising Coordinator: Donna Thompson,
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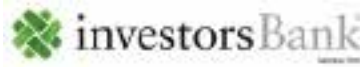


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